

**Information to identify the case:**

Debtor 1 **Robert A. Cox**  
First Name Middle Name Last Name  
Debtor 2 **Raquel Cox**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **16-22412-CMB**

Social Security number or ITIN **xxx-xx-1622**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-5070**  
EIN **-----**

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert A. Cox

Raquel Cox  
fka Racquel Miliauckas

8/23/21

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert A. Cox  
Raquel Cox  
Debtors

Case No. 16-22412-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Aug 23, 2021

User: dkam  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Robert A. Cox, Raquel Cox, 1736 Beryl Drive, Pittsburgh, PA 15227-3711
cr	+ Baldwin Borough, c/o Legal Tax Service, 714 Lebanon Road, West Mifflin, PA 15122-1030
cr	+ Baldwin Whitehall School District C/O Weiss Burkhardt, 445 Fort Pitt Blvd, Suite 503, Pittsburgh, PA 15219-1308
14288287	+ Borough of Baldwin Sewage Billing, Legal Tax Services Inc., PO Box 10020, Pittsburgh PA 15236-6020
14253117	+ Ditech Financial, 345 St. Peter Street, 1100 Landmark Towers, Saint Paul, MN 55102
14253119	+ Ditech Financial, c/o KML Law Group, P.C., Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
14253121	+ US Department of Education, P.O. Box 530260, Atlanta, GA 30353-0260
15257752	+ WILMINGTON SAVINGS FUND SOCIETY, FSB, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Houston, TX 77042-4546

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 24 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 23 2021 23:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 24 2021 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 23 2021 23:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: NAVIENTFKASMSERV.COM	Aug 24 2021 03:23:00	Navient Solutions, LLC, 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
14253120	+ Email/Text: kburkley@bernsteinlaw.com	Aug 23 2021 23:13:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
14327029	+ Email/Text: kburkley@bernsteinlaw.com	Aug 23 2021 23:13:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14913154	EDI: NAVIENTFKASMSERV.COM	Aug 24 2021 03:23:00	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14335780	+ EDI: ECMC.COM	Aug 24 2021 03:23:00	U.S. Department of Education, P.O. Box 16448, Saint Paul, MN 55116-0448

TOTAL: 9

District/off: 0315-2

User: dkam

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
14328333		Wilmington Savings Fund Society, FSB, d/b/a Christ
14253118	##	Ditech Financial, 7360 South Kyrene Road, Tempe, AZ 85283-4583
14315768	##+	Ditech Financial LLC, 2100 East Elliot Rd., Bldg. 94, Department T-120, Tempe, AZ 85284-1806

TOTAL: 3 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 25, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as Trustee for Premium Mortgage Acquisition Trust bnicholas@kmllawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as Trustee for Premium Mortgage Acquisition Trust cwohlrb@raslg.com
Gerik Jenco	on behalf of Creditor Baldwin Borough gjenco@ltsagency.com
Joshua I. Goldman	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as Trustee for Premium Mortgage Acquisition Trust jgoldman@kmllawgroup.com, angelica.reyes@padgettlawgroup.com
Kenneth Steidl	on behalf of Debtor Robert A. Cox julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Raquel Cox julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Laura McCurdy	on behalf of Creditor Baldwin Whitehall School District C/O Weiss Burkardt Kramer LLC. csilliman@wbklegal.com, jburkardt@wbklegal.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company paschcroft@bersteinlaw.com ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com
Ronda J. Winnecour	

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cmecl@chapter13trusteewdpa.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as Trustee for Premium Mortgage Acquisition Trust smncina@rascrane.com

TOTAL: 11